

HARBOUR CHURCH POOLE
FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 MARCH 2025



4 Brackley Close
Bournemouth International Airport
Christchurch
Dorset
BH23 6SE

HARBOUR CHURCH POOLE

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr B Lamb Mr A I M Upton Mrs L E L Knight	(Appointed 30 June 2025)
Charity number	1176975	
CIO registration number	CE013128	
Principal address	Lagland Street Poole Dorset BH15 1QD	
Independent examiner	Harrisons Chartered Accountants 4 Brackley Close Bournemouth International Airport Christchurch Dorset BH23 6SE	

HARBOUR CHURCH POOLE

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HARBOUR CHURCH POOLE

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2025

The trustees present their annual report and financial statements for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

Objectives and activities

The principle objectives of the trust continue to be the advancement of the Christian faith and the relief of poverty. The activities outlined below were carried out in pursuit of these objectives.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Harbour Church continued its programme of Sunday morning services, which appeal to people of all ages, with under-eighteens typically representing 25% of the congregation.

Teaching from Sunday services was made available online for those unable to join in person, or those outside the church's known community. Other more informal meetings were held throughout the week, using our church building in central Poole and other venues, including members' homes.

A varied programme of teaching, events and activities for under-18s was organised by the church's Children, Youth and Families' Worker. Groups were run on Sunday mornings and at other times of the week, attended by those from within the church and from the wider community.

There were opportunities for the secondary age children to attend camps, with some having the opportunity to develop leadership skills by running sessions or activities. Where there were financial constraints, the church was able to support with this, thanks to a fund set up to assist with specific financial needs. The fund is accessible, by referral, to those from the church and wider community, and several grants were awarded in the course of the year.

The church continued to be active in taking the Christian message and ethos beyond the church community through encouraging its members to engage with the local community.

During August, the church met on Sundays in a local park, in order to give volunteers a rest and to have the opportunity to invite people who might feel more comfortable in an open setting.

Other organised social and leisure activities, that were particularly accessible to all, included walks, coffee mornings, breakfast events, a curry evening, "bring and share" lunches and a board games day.

The Kintsugi Hope wellbeing course was again attended by people from the church and from the wider community. Participants in previous courses were also invited to monthly sessions to continue the mutual support.

Two new monthly initiatives were started, both taking place in our building in the heart of the community, with the aim of offering social and practical support to those who often find themselves isolated. "Connections" is a coffee morning for anyone over fifty, with an activity, information or practical help focus each month. The SEND group aims to be a safe place for those parenting children with additional needs to come for emotional and practical support. Both groups are open to all.

A Carol Service was held in December with a focus on inviting people outside the membership of the church and being accessible to as many people as possible. We also, for the first time, offered Carols by Candlelight at our church building, with more than 20% of the congregation joining us from nearby homes or by invitation. Wreath-making and a Family Fun event were also well-attended by our local community. As a church community we provided items and packed Christmas hampers to be distributed by other charities to some of the most deprived in our local community.

HARBOUR CHURCH POOLE

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Easter is a key opportunity for the church to reach into the community with the Christian message and support for those in need. Unusually, neither Easter 2024 nor 2025 fell within this financial year.

Support of Mission

The church continued to support a number of local and international Christian endeavours both financially and in prayer, including an organisation in Uganda providing education and practical support to some of the most needy in the locality.

10% of general income is allocated to support missions.

Public Benefit

The building was again made available to various local groups, including other churches and a local running group. The church seeks to serve the local community in a variety of ways, principally through support with mental wellbeing and clubs for children and young people.

Poole Town Pastors use the building as their base each Saturday as they go out into the town to support in various ways any people who may be lonely, or in need, signposting them to other agencies where appropriate.

Achievements and performance

The income of the charity, arising mainly from voluntary giving by the church partners amounted to £149,288 (2024: £157,121).

Financial review

The charity made a deficit in the period of £22,062 (2024: £9,260 surplus). At the period end, unrestricted reserves (including designated funds) totalled £113,811 and restricted reserves totalled £30,874.

The Financial Controls Policy, reviewed in September 2023, states that 3 months of running costs should be held in reserve.

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Structure, governance and management

The charity is governed in accordance with its trust deed, dated 5 February 2018. The charity is a Charitable Incorporated Organisation (CIO), registered number CE013128. New trustees may be appointed by a simple majority of existing trustees. The trustees continued during the year to delegate the spiritual oversight of the church to the elders Mr Gerrard Jones, Dr Samuel Harris, Mr Benjamin Lamb and Mr Andrew Upton.

Mr G A Jones	(Resigned 24 July 2024)
Dr S J Harris	(Resigned 1 July 2025)
Mr B Lamb	
Mr C E Stuart	(Resigned 21 May 2024)
Mr A I M Upton	
Mrs L E L Knight	(Appointed 30 June 2025)

HARBOUR CHURCH POOLE

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Over this financial period, the church continued to meet jointly with Vine Church Poole. The two churches began meeting together in January 2024, with the aim of exploring a formal merger. The elders of the two churches also met jointly. The two trustee boards met together collaboratively, while maintaining separate records and voting independently on all decisions.

During this process, members of both churches were kept fully-informed of the reasons for considering it, and were included in the decision-making process, with opportunities given to give feedback.

A risk assessment was undertaken to consider any additional risks (financial, governance and compliance, operational or external) to the charity through merging with Vine Church, and, where necessary mitigations were put in place.

By April 2024, the trustees and elders of Poole Christian Fellowship, having satisfied themselves that both their charitable purposes and vision for their outworking were aligned with those of Vine Church, a recommendation was put to the church members that the two churches should merge. Individual consultations with all members endorsed this recommendation and, in May 2024, the decision was taken to merge, and for the two churches together to be known as Harbour Church Poole. (Poole Christian Fellowship, Charity no. 1176975, effected its name change to Harbour Church Poole in June 2025. Vine Church Poole will remain as a Registered Charity until the merger is agreed by the Charity Commission, whereupon it will be dissolved and merge into Harbour Church Poole.)

For the rest of the financial year, all church activities were carried out jointly, pursuant to decisions having first been agreed separately by the trustees of Poole Christian Fellowship.

The trustees' report was approved by the Board of Trustees.



Mr B Lamb

Trustee

Dated: 19 January 2026

HARBOUR CHURCH POOLE

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF HARBOUR CHURCH POOLE

I report to the trustees on my examination of the financial statements of Harbour Church Poole (the charity) for the year ended 31 March 2025.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the Charities Act 2011.
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Harrisons Chartered Accountants

4 Brackley Close
Bournemouth International Airport
Christchurch
Dorset
BH23 6SE

Dated: 19 January 2026

HARBOUR CHURCH POOLE

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

		Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
	Notes						
<u>Income and endowments from:</u>							
Donations and legacies	3	142,541	6,050	148,591	151,864	1,325	153,189
Investments	4	177	-	177	182	-	182
Other income	5	520	-	520	3,750	-	3,750
Total income		143,238	6,050	149,288	155,796	1,325	157,121
<u>Expenditure on:</u>							
Charitable activities	6	165,300	6,050	171,350	145,961	1,900	147,861
Net (outgoing)/incoming resources before transfers		(22,062)	-	(22,062)	9,835	(575)	9,260
Transfers		-	-	-	(575)	575	-
Net (expenditure)/income for the year/							
Net movement in funds		(22,062)	-	(22,062)	9,260	-	9,260
Fund balances at 1 April 2024		135,873	30,874	166,747	126,613	30,874	157,487
Fund balances at 31 March 2025		113,811	30,874	144,685	135,873	30,874	166,747

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

HARBOUR CHURCH POOLE

BALANCE SHEET

AS AT 31 MARCH 2025

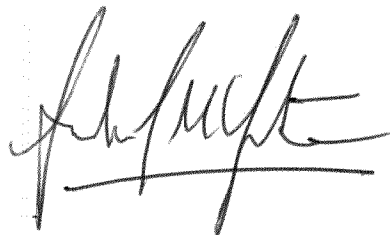
	Notes	2025 £	£	2024 £	£
Fixed assets					
Tangible assets	13		71,872		72,367
Current assets					
Debtors	14	11,853		8,405	
Cash at bank and in hand		63,283		94,987	
		75,136		103,392	
Creditors: amounts falling due within one year	15	(2,323)		(9,012)	
Net current assets			72,813		94,380
Total assets less current liabilities			144,685		166,747
The funds of the charity					
Restricted income funds	17		30,874		30,874
Unrestricted funds	18		113,811		135,873
			144,685		166,747

The financial statements were approved by the trustees on 19 January 2026



Mr B Lamb
Trustee

Mr A I M Upton
Trustee



HARBOUR CHURCH POOLE

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

Charity information

Harbour Church Poole is a charitable incorporated organisation registered in England and Wales.

The charity changed name from Poole Christian Fellowship on 8 June 2025.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Government grants are recognised at the fair value of the asset received or receivable. Grants are not recognised until there is reasonable assurance that the company will comply with the conditions attaching to them and the grants will be received.

HARBOUR CHURCH POOLE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold property	not depreciated
Equipment	25% reducing balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Financial instruments

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

1.9 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.10 Disclosure exemptions

The charity has applied Update Bulletin 1 as published on 2 February 2016 and does not include a cash flow statement on the grounds that it is applying small charity exemptions.

HARBOUR CHURCH POOLE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and gifts	142,541	6,050	148,591	151,864	1,325	153,189

4 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	177	182

5 Other income

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Rent	520	3,750

HARBOUR CHURCH POOLE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

6 Charitable activities

	Church Activities 2025 £	Church Activities 2024 £
Charitable activities expenses	162,557	142,823
Grant funding of activities (see note 7)	6,639	3,022
Share of governance costs (see note 8)	2,154	2,016
	<u>171,350</u>	<u>147,861</u>
Analysis by fund		
Unrestricted funds	165,300	145,961
Restricted funds	6,050	1,900
	<u>171,350</u>	<u>147,861</u>

7 Grants payable

	2025 £	2024 £
Grants to individuals	6,639	3,022
	<u>6,639</u>	<u>3,022</u>

8 Support costs allocated to activities

	2025 £	2024 £
Governance costs	2,154	2,016
	<u>2,154</u>	<u>2,016</u>
Analysed between:		
Accountancy and legal	2,154	2,016
	<u>2,154</u>	<u>2,016</u>

9 Net movement in funds

	2025 £	2024 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	1,416	1,260
Depreciation of owned tangible fixed assets	495	661
	<u>1,911</u>	<u>1,921</u>

10 Trustees

During the year trustees and their families were reimbursed expenses totalling £815 (2024: £782) in respect of accommodation and ministry expenses.

HARBOUR CHURCH POOLE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

11 Employees

	2025 Number	2024 Number
The average monthly number of employees during the year was:	3	3
Employment costs	2025 £	2024 £
Wages and salaries	102,600	94,757
Social security costs	5,393	4,311
Other pension costs	6,156	5,850
	114,149	104,918

There were no employees whose annual remuneration was more than £60,000.

12 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

13 Tangible fixed assets

	Freehold property £	Equipment £	Total £
Cost			
At 1 April 2024	70,387	6,525	76,912
At 31 March 2025	70,387	6,525	76,912
Depreciation and impairment			
At 1 April 2024	-	4,545	4,545
Depreciation charged in the year	-	495	495
At 31 March 2025	-	5,040	5,040
Carrying amount			
At 31 March 2025	70,387	1,485	71,872
At 31 March 2024	70,387	1,980	72,367

HARBOUR CHURCH POOLE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

14 Debtors

	2025 £	2024 £
Amounts falling due within one year:		
Other debtors	10,918	7,538
Prepayments and accrued income	935	867
	<u>11,853</u>	<u>8,405</u>

15 Creditors: amounts falling due within one year

	2025 £	2024 £
Accruals and deferred income	<u>2,323</u>	<u>9,012</u>

16 Retirement benefit schemes

	2025 £	2024 £
Defined contribution schemes		
Charge to profit or loss in respect of defined contribution schemes	<u>6,156</u>	<u>5,850</u>

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

HARBOUR CHURCH POOLE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

17 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	Movement in funds				Balance at 31 March 2025
	Balance at 1 April 2024	Incoming resources	Resources expended	Transfers	
	£	£	£	£	
Building Fund	30,844	-	-	-	30,844
Weekend away Fund	30	-	-	-	30
Conduit Fund	-	6,050	(6,050)	-	-
	<u>30,874</u>	<u>6,050</u>	<u>(6,050)</u>	<u>-</u>	<u>30,874</u>

	Movement in funds				Balance at 1 April 2024
	Balance at 1 April 2023	Incoming resources	Resources expended	Transfers	
	£	£	£	£	
Building Fund	30,844	-	-	-	30,844
CAP Fund	-	325	(900)	575	-
Weekend away Fund	30	-	-	-	30
Conduit Fund	-	1,000	1,000	-	-
	<u>30,874</u>	<u>(1,325)</u>	<u>(1,900)</u>	<u>(575)</u>	<u>30,874</u>

HARBOUR CHURCH POOLE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

18 Designated funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	Movement in funds				
	Balance at 1 April 2024	Incoming resources	Resources expended	Transfers	Balance at 31 March 2025
	£	£	£	£	£
Generosity Fund	13,359	13,494	(7,989)	-	18,864
Rose Fund	4,883	2,355	(589)	-	6,649
Other Events Fund	-	1,354	(1,343)	(11)	-
	<u>18,242</u>	<u>17,203</u>	<u>(9,921)</u>	<u>(11)</u>	<u>25,513</u>

	Movement in funds				
	Balance at 1 April 2023	Incoming resources	Resources expended	Transfers	Balance at 1 April 2024
	£	£	£	£	£
Generosity Fund	6,913	14,845	(7,824)	(575)	13,359
Rose Fund	2,509	4,396	(2,022)	-	4,883
	<u>9,422</u>	<u>19,241</u>	<u>9,846</u>	<u>(575)</u>	<u>18,242</u>

19 Analysis of net assets between funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Fund balances are represented by:						
Tangible assets	41,028	30,844	71,872	41,523	30,844	72,367
Current assets/(liabilities)	72,783	30	72,813	94,350	30	94,380
	<u>113,811</u>	<u>30,874</u>	<u>144,685</u>	<u>135,873</u>	<u>30,874</u>	<u>166,747</u>

HARBOUR CHURCH POOLE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

20 Related party transactions

Remuneration of key management personnel

The remuneration of key management personnel, which includes remuneration paid to trustee Mr A Upton during the year for his services as church minister, is as follows.

	2025 £	2024 £
Aggregate compensation	51,577	49,225

During the year aggregate donations received from trustees without conditions was £17,120 (2024: £23,370).